

WHY PEOPLE LIKE



CONCRETE HOMES

And people do like Concrete Homes

WHEN a person signs a contract to build a house of his own, his heart beats to a faster tempo, and hopes and fears and thrills of excitement race through his mind. All during the days it takes to build, he is filled with anticipation and impatience until the time when it is finished and he can say: "Last year I dreamed this house; now I am in it. It's my home!"

But long before this, the wise builder did a lot of thinking and planning. The decision to build was no snap judgment; for building a home is a serious, though happy, undertaking. He studied and balanced his budget; he accepted and rejected; finally he had what he wanted. When he chose his house and determined to build, it was because he liked more about that house than any other house he could afford to buy.

This process must have gone on many times last year, because four times as many people built concrete houses as in the year before. People must have liked concrete, for it was the principal material of construction in more than 15,000 family home units built last year. All this adds up to the greatest increase in popularity that any type of home construction has enjoyed in many years.

Why do people like concrete homes? Well, for many reasons—they say—and for different reasons, depending upon how each looks at homes. One said, proudly: "My

house is the best-looking house on the street, and it's a fine street." Another one thought it was because he was "building something very staunch and strong, that wind and flood and fire couldn't wipe out." He wanted security. Someone else admitted that he thought he "could sell it, make some money on the deal and build another one something like it." He had an eye for business, but he never had so much fun as he had planning and building that house. A thoughtful reason was this: "I saw a very old concrete house, and it looked so new and apparently cost so little to keep going that I couldn't go against my judgment when I decided to build."

There were many reasons, and altogether they are the reasons why anyone should like concrete homes.

So, what was better this year than to show some of the houses people liked to build these last few years, and to demonstrate why they like to live in them? The pictures and block plans are real houses from everywhere, and show that people have different tastes, all successfully worked out in concrete. This booklet, with pictures and reasons, is presented with the hope that folks who are planning to build will want to know why so many people like concrete homes; that they may find many reasons why they, too, would like to build a durable, firesafe home.

Portland Cement Association



Bronxville, New York

Erik Kaeyer, Architect
Espartero Mosca, Builder

One of the first things people demand in a home is beauty—beauty that pleases the owner and that attracts everyone who sees the house. You can have beauty in concrete homes, and in any style of architecture that can be desired. Here is an appropriate Georgian style home, with concrete ashlar walls finished with white cement paint and with white painted shutters. The patterned concrete walls are made even more beautiful by the shadows of the oak trees under the afternoon sun.



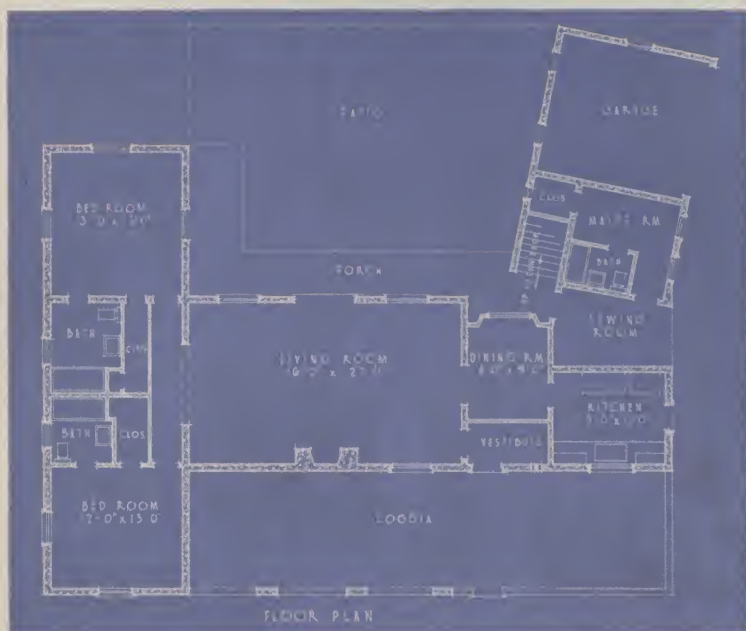
COMFORTABLE



Many things are responsible for comfortable living in a home. There must be a good design, allowing plenty of room to move around and ample space for outdoor living. Then there must be sturdy, sound construction—a never-failing house in time of bad weather or storm. Comfort of mind is important in a home, and people

Palm Springs, California

Leland F. Fuller, Architect



who live in concrete houses have little worry about fire or storm. Concrete home owners have the comfortable feeling that comes with safe, wearproof construction.

This lovely Palm Springs cottage was designed for both indoor and outdoor comfort. It has wide porches and a large patio. Rugs are thrown over the concrete floors.



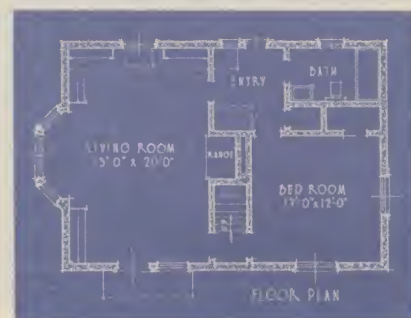
Westport, Connecticut

Frank Harper Bissell, Architect



The construction of this small home was quite simple. Standard-sized concrete masonry units, finished with white portland cement paint, were used for the walls. When cement paint is used, painting problems are over for years. A good washing leaves concrete walls bright and fresh.

A house is "livable" when its occupants like the house for its appearance and its plan, when it is comfortable to live in, easy to keep clean and neat, and when the owner knows it won't cost much to keep up. Houses that bring a constant burden of repair expense to owners are not "livable" houses, and they are not concrete houses like this Westport home, where the whole family has so much fun at home they hate to leave it. Concrete construction is one sure way to get maximum livability out of a home.



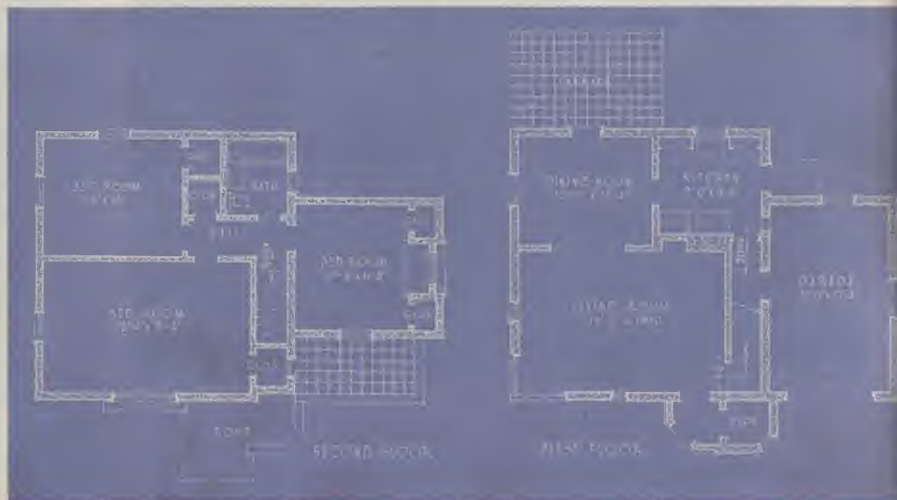


LaGrange, Illinois

William Joern & Sons, Builders

Sad for the housewife is the home that is always getting dirty, that always seems to need cleaning. No dirt-catching house is your concrete house—its solid, tightly fitted construction allows no sifting of dust and dirt through cracks. No gaping baseboards hoard dirt and defy a thorough cleaning. There is no loose, flimsy construction to decay and leave dirt-catching crannies.

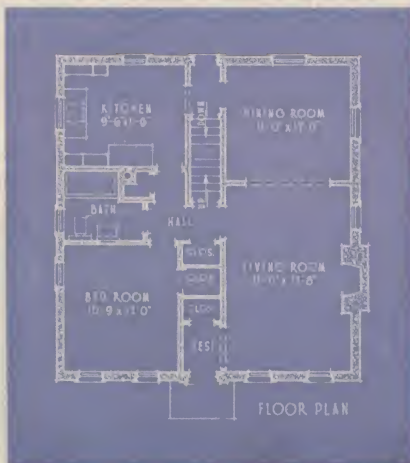
This small home at LaGrange, Ill., looks clean—and it is. The concrete walls with white painted portland cement stucco are permanent and easy to keep clean. Concrete floors and roof give it a sturdiness of construction that means firesafe, wearproof, spotless housekeeping.



INDIVIDUAL

People take pride in a house that reflects their wants and desires. Individuality in homes depends on design and style and skilful treatment of the materials used in construction. But even where it is practical to build many houses according to one plan, they can be individual in appearance with concrete construction. Here are three houses in Detroit, all with the same floor plan, but each a quite different house in appearance.

It's easy to get individuality in concrete homes because concrete is such a flexible material to handle. It can be given scores of different treatments such as patterned masonry, painted, textured stucco and several finishes on cast-in-place concrete. But no matter how individual the appearance, a concrete house always has the same fine, strong construction.



Detroit, Michigan

Albert E. Bill, Builder



Detroit, Michigan

Albert E. Bill, Builder



Detroit, Michigan

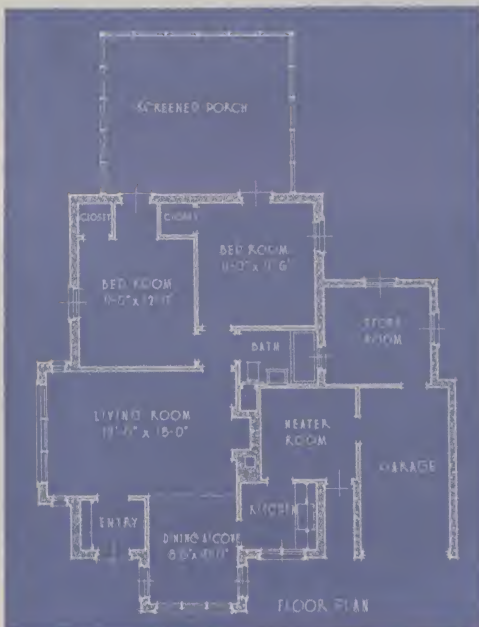
Albert E. Bill, Builder

WARM IN WINTER



Madison, Wisconsin

Roy Deakman, Designer
Geo. A. Chatterton, Builder

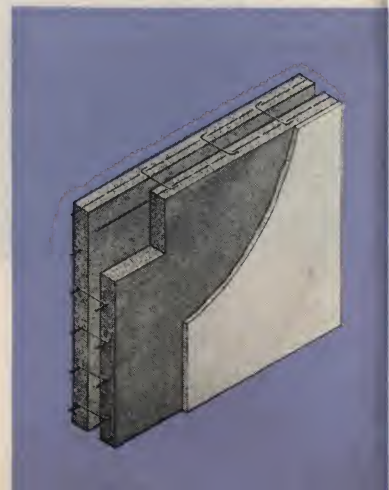


When people say a house is "as cold as a barn" in winter, there is something wrong with the house construction. It probably is not built to keep out drafts and is not properly insulated. A concrete house with dense, impervious walls, well insulated with standard insulating materials, is always warm and dry in winter. Heat losses are kept to a minimum and cost of heating and air conditioning is far lower than for the average house.

Double reinforced concrete wall; plastered inside.

EVERY GOOD HOUSE IS WELL INSULATED

—Penny-wise and pound-foolish are people who build any kind of a house these days without having its walls and roof insulated. Insulation costs are made up shortly in lowered fuel bills, in greater comfort both in winter and summer. There are many types of insulating materials, all easily applied to firesafe concrete walls and floor construction.



COOL IN SUMMER



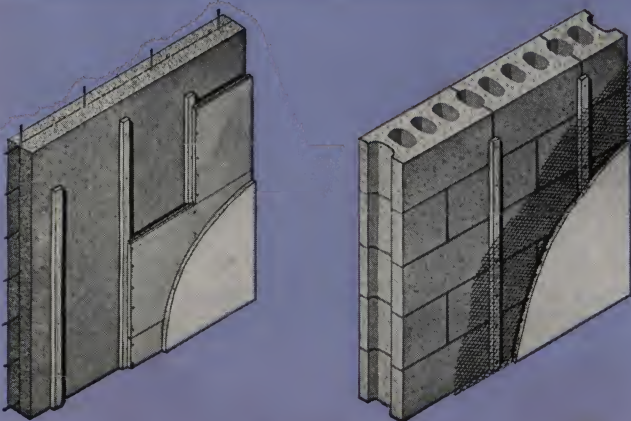
Miami Beach, Florida

Lester F. Preu, Designer and Builder

In regions where summer heat reaches the blistering point, where you can fry an egg on the sidewalk at high noon, where the heat stays on after sundown—there people are glad to have a concrete house. It's so easy to insulate its walls and roofs against penetrating sun rays. Where it's hottest in summer, people appreciate the coolness of a concrete home. At the Texas Centennial visitors said the Concrete Demonstration House (see page 23) was the coolest spot on the grounds.



Solid concrete wall—furred; **Concrete masonry wall—**
rigid insulation and plaster. **furred; metal lath and plaster.**



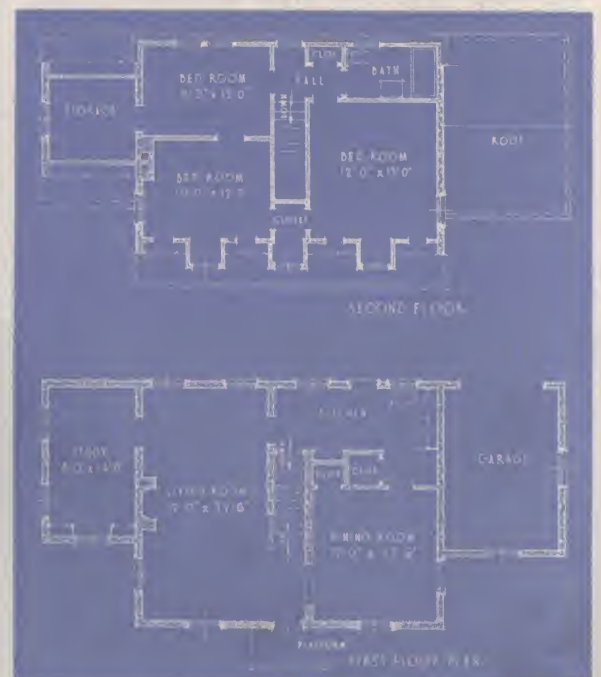
NOISE-PROOF



Williamsburg, Virginia

Miller Mfg. Co., Designer
Banks & Cox, Builders

Nothing is quite so annoying as a noisy house where the floors have a hollow ring, where sounds "blow in" from the outside, and where the walls echo or talk back. In a concrete house dense walls help to keep out outdoor noises, solid floors never thump or squeak, and lightweight concrete wall units such as those in the study of a William and Mary college professor (below) absorb sounds, make a quiet house.

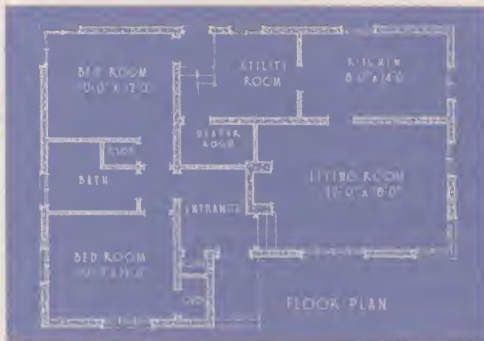


CREAK-PROOF



Silver Springs, Maryland

H. J. Lawrence, Architect
J. E. Hines, Builder



Creaking floors and stairs, rattling window frames, groaning doors all are familiar signs of a sick house that needs repairs. There are no warped, sagging floors or bulged partitions in a concrete house, hence no creaking, no need for costly repairs.

WHAT MAKES A "CREAK-PROOF" HOUSE?

Creaks are caused by warped and swelling structural members such as floor boards and wall studs that spread and strain out of position. A reinforced concrete floor, anchored firmly to concrete walls, never sags, never swells, never gets out of line. That's "creak-proof" construction.

Precast concrete floor joists tied to concrete walls make creak-proof floors.

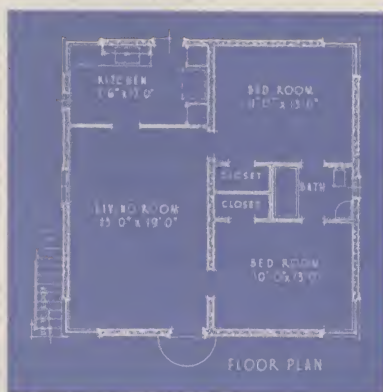


STORM-PROOF



Miami Beach, Florida

Harry O. Nelson, Architect
S. C. Davis, Builder



Where storms reach violent stages they frequently crush houses built insufficiently strong to resist wind pressures. In these regions the concrete house with strong, rigid walls, well braced by reinforced concrete floors, has proved the best protection against storm damage. There are no loose gadgets to fly off or blow off a concrete house. It can be streamlined to buffet the wind. Its walls are impervious to rain.

THEY BUILT STORM SAFE CONCRETE HOUSES WITH

AFTER THE HURRICANE HAD WRECKED MATA-CUMBE KEYS, FLORIDA — Hundreds were killed in 1935 when their flimsily-built houses fell down on them. Rather than leave their homeland, survivors turned to reinforced concrete construction, anchoring concrete walls into coral rock. Now all the residents of that storm-tossed area are safe in concrete homes.



SUN-PROOF



Fort Worth, Texas

Charles Allen, Architect
C. M. Davis, Builder

Long continued sun heat is depressing, particularly if one can't find relief in the shelter of a cool house. But sun can do real damage to a house if it is built of perishable materials. Sun has no effects on concrete. It can't blister the paint because cement paint becomes a part of the concrete wall. Sun can't warp or dry out a concrete house, for concrete is a permanent material. This fine little home in Fort Worth will stand under many seasons of blistering sun, but it will always look and be the same.



REINFORCED CONCRETE WALLS—

ANCHORED IN CORAL ROCK—

TO RESIST THE HARDEST BLOWS

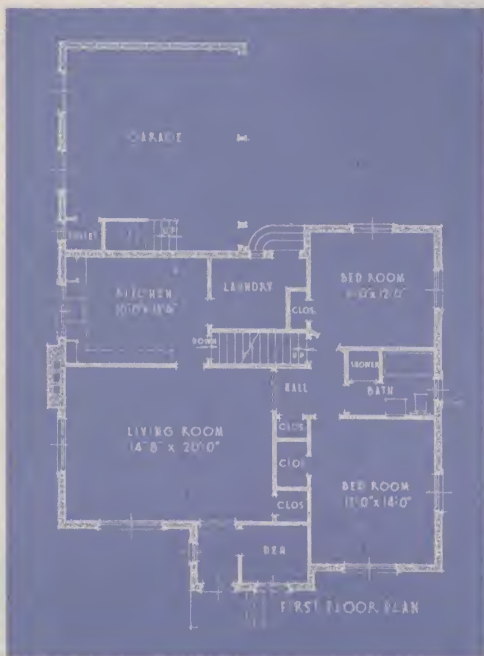


FIRESAFE



Valley Stream, Long Island

Henry C. Hahn, Architect
W. Volstridge, Builder



A house built of material that won't burn is never in danger from fire—even though a fire might start in the basement. Concrete floors prevent fire from spreading through a house. Concrete walls stand many hours against terrific heat. This splendid home with attractive concrete ashlar walls is built of non-inflammable material. Its charm and beauty will never be marred, its inhabitants never left homeless because of fire.

RANDOM ASHLAR

COURSED ASHLAR



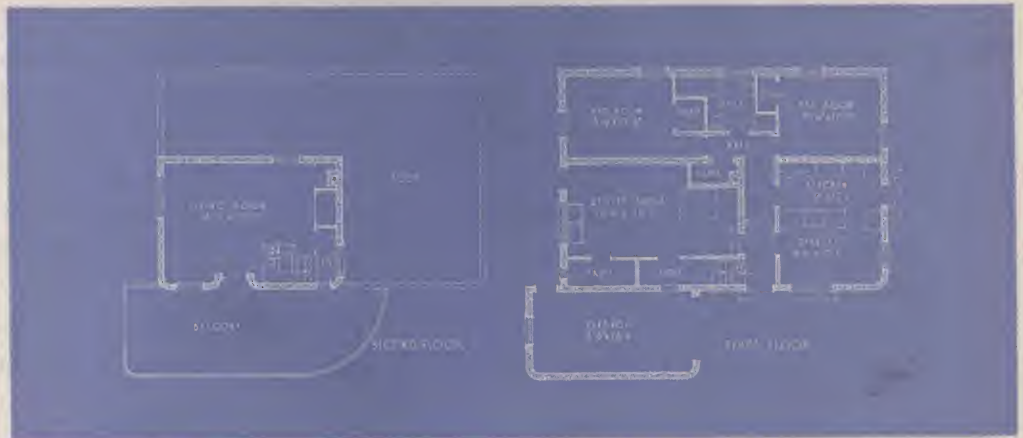
SPEAKING OF ASHLAR—There are numerous patterns for concrete ashlar to make attractive walls. Here are five patterns, each using different sizes of concrete masonry units in combination. Ashlar is also fine for interior walls. It is easily decorated and makes for quiet homes.

EASY TO INSURE



Detroit, Michigan Floyd C. Wuerth,
Designer and Builder

When a building won't burn and is in so little danger of fire, it is quite natural that fire insurance rates should be lower. In most places it costs far less to insure a firesafe concrete house than ordinary types of houses.



RANDOM AND COURSED

RANDOM ASHLAR

COURSED PATTERN





HER

These are the quality guarantee

FIRESAFE ROOF

the wear of a covering of rafters is better. For flammability is fire-

CONCRETE FLOOR

originating fire, with the elements. The flooring design or colored concrete surface

CONCRETE WALL

masonry work there are masonry, the molded design they can be

CONCRETE walls, floors and roof make the firesafe house, but there are several methods of producing each of these to meet personal and architectural requirements.

CONCRETE FLOORS

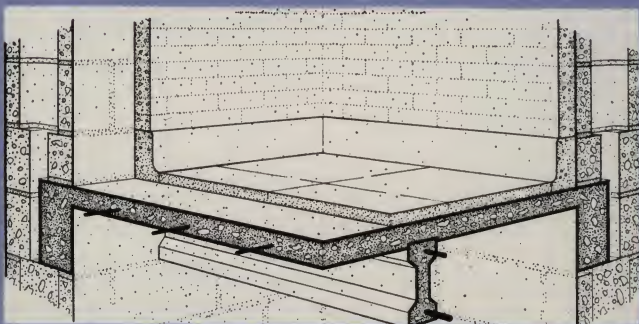
There are several acceptable types of concrete floors, any of which may be economically used in home construction.

A new and rapidly developing type of concrete

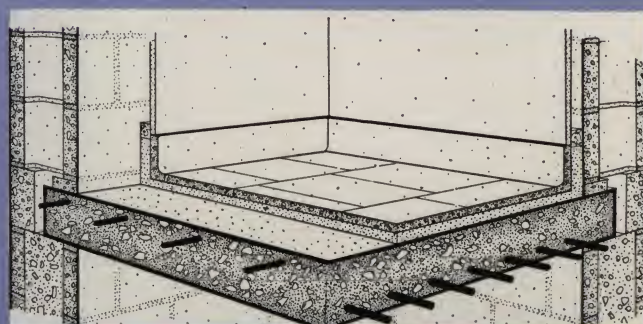
floor is made by placing a reinforced concrete slab over precast reinforced concrete joists. The joists may be exposed, if desired, as a beamed ceiling, made charming by painting or staining. The floor slab becomes an excellent base for any type of floor finish—carpeting, linoleum, tile, composition or terrazzo.

The solid slab floor is generally about 4 to 6 inches thick and is built of reinforced concrete.

PRECAST JOIST FLOOR



SOLID SLAB FLOOR



CONSTRUCTION

WHERE A CONCRETE HOUSE IS DIFFERENT

the features that distinguish firesafe construction. They quality marks of the best home that money can buy, the of life-long economy in homekeeping.

—that protects against sparks and flames, that resists sun, rain and snow. Pitched roofs are made firesafe with of cement-asbestos shingles or concrete tile. The underside fire-protected with metal lath and portland cement plaster, any type of standard reinforced concrete construction.

FLOORS—the greatest factor in limiting the spread of flames within a house. These floors are rigid, sagproof, comfortable strength of floors in modern hotels and large apartments are warm and dry. For floor finish, select any floor covered—hardwood, carpeting, linoleum, rubber tile, terrazzo concrete marked off in patterns—and place it on firesafe floors.

WALLS—durable, substantial, attractive walls of concrete units or reinforced concrete. For charm and individuality, scores of different concrete wall finishes—patterned textured portland cement stucco, colored cement paint and mail. Concrete walls are strong, wear-proof, firesafe—and fashioned to fit any architectural style desired.

It provides a flat ceiling which may be plastered directly or decorated by painting. The tile and joist floor is among other methods of building concrete floors. Any kind of floor finish may be applied over these floors.

CONCRETE MASONRY WALLS

Probably the most popular type of concrete masonry wall in present use is the regular coursed masonry wall, suitable to both period and modern

styles of architecture. Here the insulation is furred out from the inside wall face to make familiar plaster walls. The exterior may be overcoated with any of a number of portland cement stucco textures, or given a finish of portland cement paint in a choice of colors.

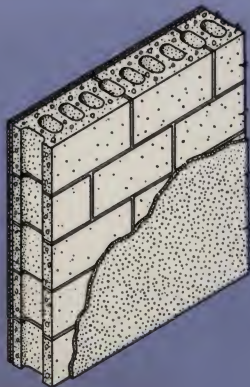
For variation, some people prefer random ashlar patterns in concrete masonry. These are produced by laying up various sizes of units in patterns. Paint on the exterior produces a charming finish. When double walls of masonry are used, with the hollow space used as insulation, both the exterior and interior faces of the wall may be exposed concrete.

REINFORCED CONCRETE WALLS

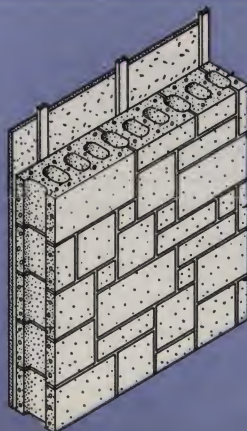
Reinforced concrete construction—reinforced concrete walls and floors—presents a somewhat different group of wall types. The solid wall, of proper thickness, is built up in forms made of metal or wood. The exterior surface, generally smooth, becomes the finished wall surface after application of cement paint or treatment in one of the other ways described on pages 18 and 19. Insulation is applied to the interior and becomes the base for plaster finish.

Another reinforced concrete wall, popular in many places, is the double wall. It employs the hollow space as wall insulation. If more insulation is desired, such materials may be filled in the hollow space. If the interior wall is molded against smooth or patterned form liners, it will require no plastering or other treatment, aside from painting, to provide beautiful, interesting walls.

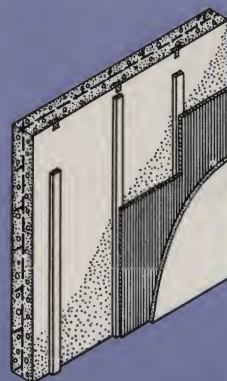
COURSED MASONRY WALL



RANDOM ASHLAR WALL



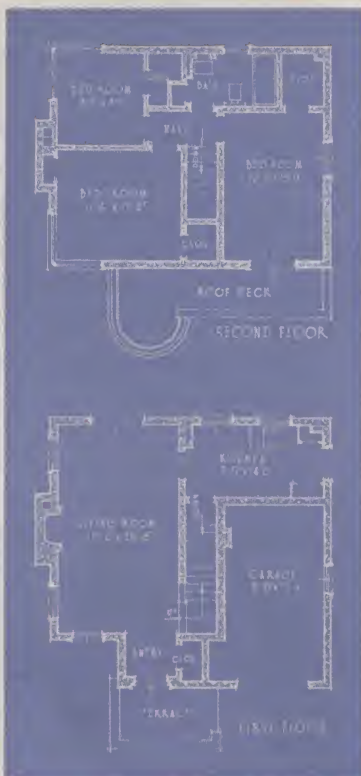
REINFORCED SOLID WALL



LONG LASTING



Purdue University Demonstration Concrete House, Lafayette, Indiana Burnham Bros. & Hammond, Architects
Chas. Gambsky & Co., Builders

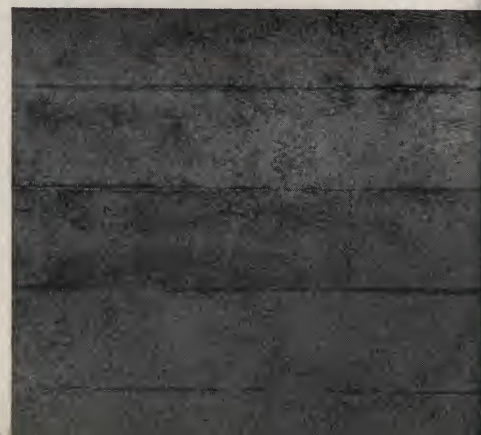


People want their houses to last long after the mortgage is paid out, without excessive maintenance cost. A concrete house, like this reinforced concrete home built at Purdue University, will remain in the same fine condition long after the loan is paid. Solid walls, solid floors—tied together with the same solid, strong materials—nothing to wear out. The original investment is secure year after year. Money invested in a concrete home is just like cash in the vault.

OTHER SURFACE TEXTURES —

Because reinforced concrete is plastic in forming stages, it can be molded into any shape or given any surface texture. Reinforced concrete houses have many textures to choose from, some of which are shown here. They are all quite easy to do in concrete because concrete takes the form of the material in which it is cast.

WIDE BOARD TEXTURE



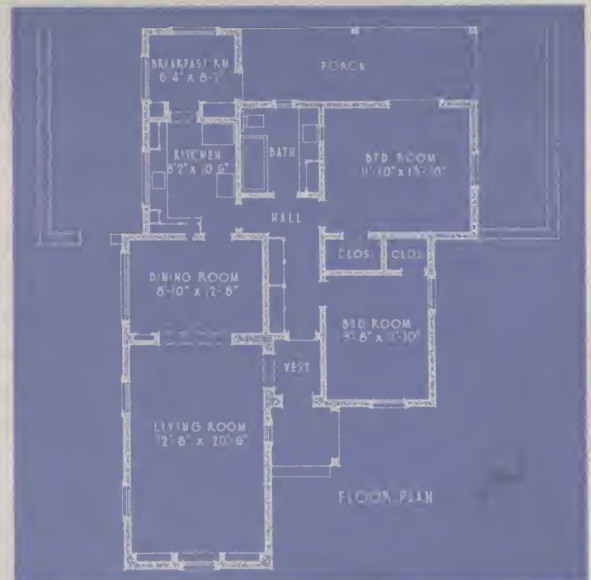
EASY TO KEEP UP



Colton, California

Worswick & Culver, Architects
Roy E. Webb, Builder

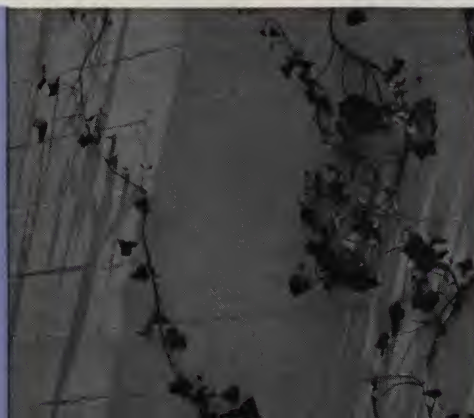
Here is another reinforced concrete house with another texture made to order for the owner. Aside from a fine-looking house, the owner is assured of the lowest upkeep cost on his street. In a concrete house there are very few things that ever need repairs—no loose boards, no broken-down floors, and painting is necessary only once in a couple of decades. Concrete house owners often say: "I haven't spent a cent on my house in several years, and fuel costs are exceptionally low."



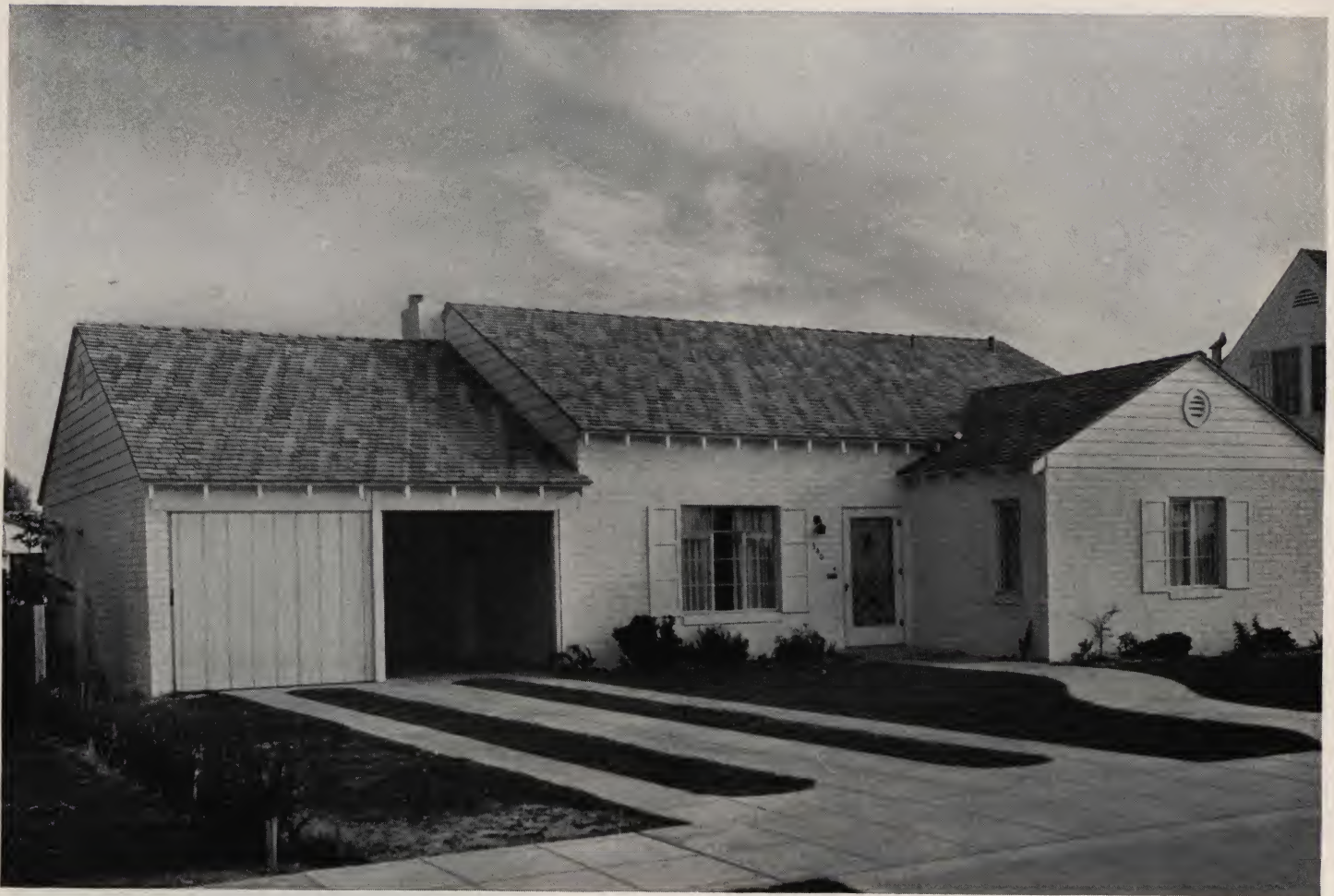
STUCCO DASH COAT

BOARD MARKED, PAINTED

TOOLED SURFACE



EASY TO DECORATE

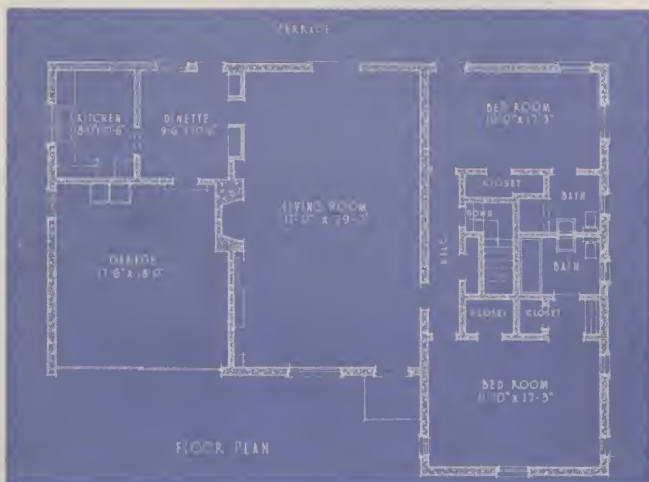


Fresno, California W. H. Richmond & Son, Builders

Giving charm to a small home depends on how effectively the design is executed in the materials of construction. With concrete construction it is easy to achieve charming decorative effects. Here small concrete units have been laid up in courses and finished with white cement paint.



For interior decoration, concrete ashlar plays an important role in this living room, half of which has exposed concrete ashlar walls, half wood panels. The wide board floors are laid on a concrete subfloor. Throw rugs finish the decorative scheme.



ALWAYS FRESH



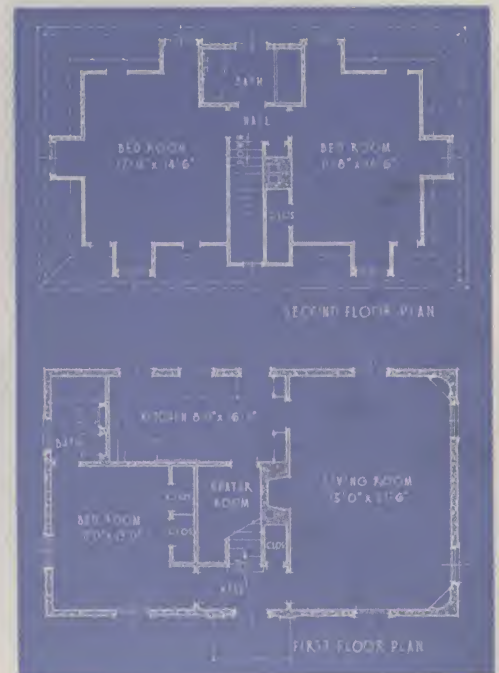
Chappaqua, New York

Emil J. Szendy, Architect
O. Berg & Co., Builders



Concrete home
built in 1852 for
Horace Greeley
at Chappaqua,
New York.

One year old or 85 years old, a concrete house is always fresh. Chappaqua's oldest and newest concrete homes are shown here, and both have a charm that knows no age. In age a concrete house must grow old, but in strength, appearance and value it stays young.

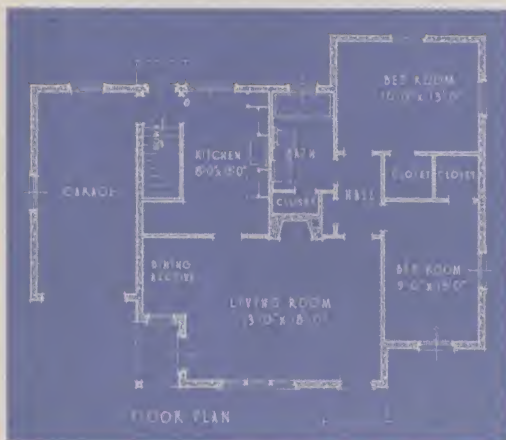


SLOW TO DEPRECIATE



Hempstead, Long Island

Charles Christian, Architect
Colonial Construction Co., Builder

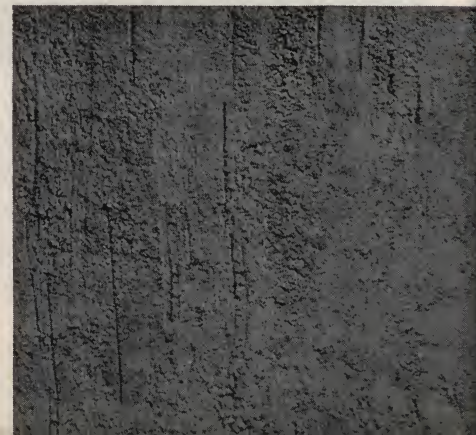


With ordinary construction people expect a gradual depreciation, and helplessly watch the value of their homes lower year by year. Because styles and tastes change, homes always depreciate some; but in concrete construction depreciation is slow because the house wears so well, never loses its livability. This new concrete house with a rough-textured stucco finish will look very much as it looks now, twenty and thirty years hence. Since it has a lasting architectural style, it will always be a desirable home.

MODERN AMERICAN

THERE'S A STUCCO FINISH FOR EVERY STYLE OF HOUSE—

Certain styles of architecture depend largely on the finish of the material used. The scores of portland cement stucco finishes provide an appropriate finish for any style of house. Here are four textures popular with people who like period styles—and any good stucco craftsman can do a beautiful job in any texture.



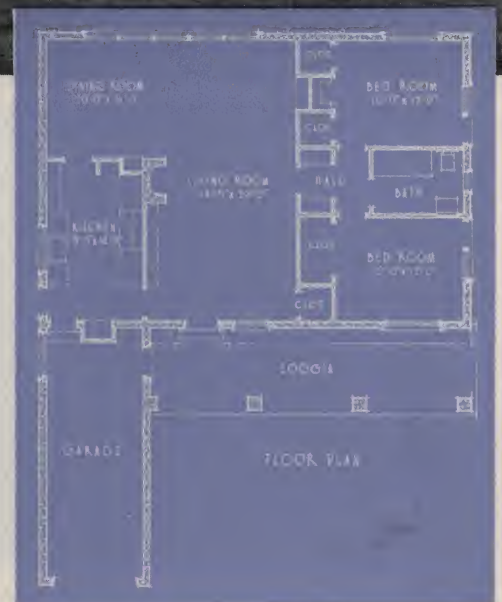
SOUND INVESTMENT



Texas Centennial Concrete Demonstration House,
Dallas, Texas

Bubi Jessen, Architect
C. M. Davis, Contractor

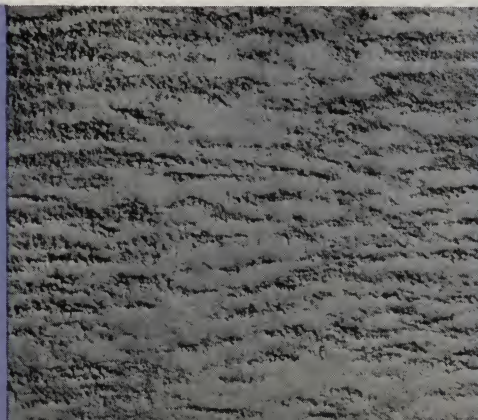
People who build small homes put a great deal of their life and their work into them. These homes are built with money saved out of everyday expenses. Money saved should always represent a safe, secure investment. An investment in a concrete house is sound, for it will last long and always invite a purchaser. That's why people say: "A concrete house is like a good bond—its face value is high, it is marketable, and it pays a constant return in good living."



ENGLISH COTTAGE

TRAVERTINE

SPANISH

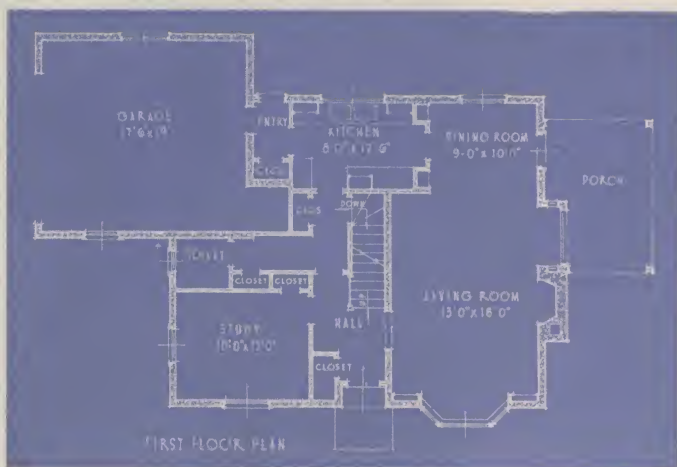


TERMITE-PROOF



Sharon, Mass.

Housing Advisory Service, Architects
B. Segrini & Sons, Builders

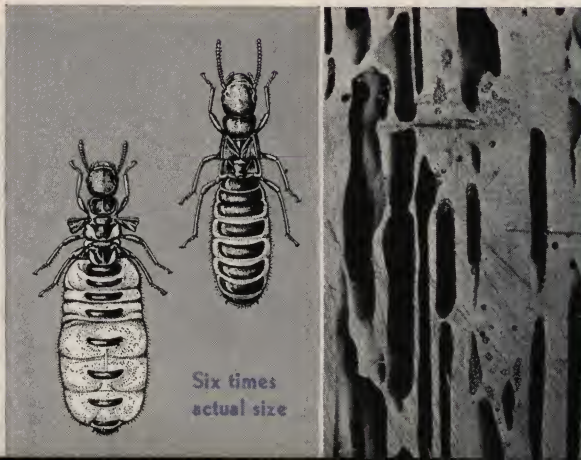


This handsome little house with concrete ashlar walls, concrete floors and foundations, will never be subject to termite damage. Termites, wood-eating vermin, have spread into all but one state, causing millions of dollars damage yearly. But termites can't eat concrete; they let concrete houses alone.

Termites live on cellulose, found in wood.

They have spread to all but the state of North Dakota.

TERMITES are ant-like creatures that live on cellulose, the principal substance in wood. When they attack houses they eat the heart out of floor, foundation and wall members, making them hollow and easy to collapse. They have spread their greedy raids to all but the state of North Dakota.



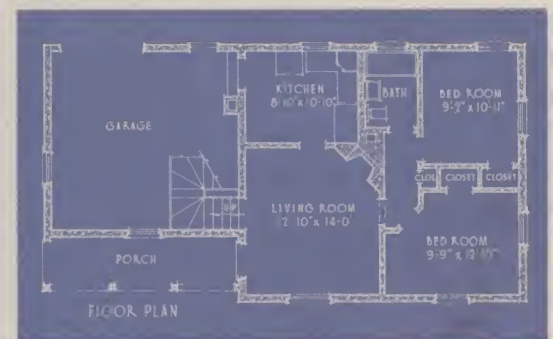
APPROVED CONSTRUCTION



Indianapolis, Indiana

Shiel & Chapin, Builders

You can borrow money for long terms at easy payments to build houses. But you get better terms and easier loans if the house you plan is "approved construction," if it is so strongly built that finance companies know their investment is protected. Concrete houses have "approved construction." Mortgage companies consider their money safe in a house that won't burn, that won't suffer rapid depreciation, that is free from termite damage. Concrete means approved construction, better loans and a long-time investment for the owner.



Concrete foundations with concrete joist floors.

Concrete floors and walls check termites.

BUT TERMITES CAN'T TOUCH concrete houses. There is no cellulose in concrete. The best way to insure fine wood finishes in homes is to protect them with concrete foundation, floors and exterior walls. They are the best known barriers against termite ravishment.



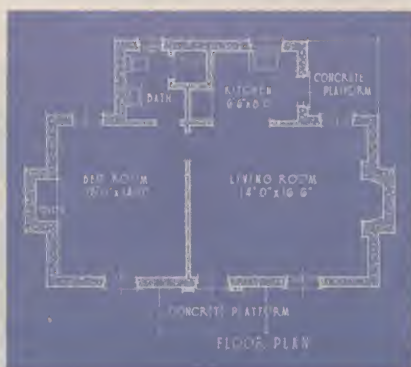
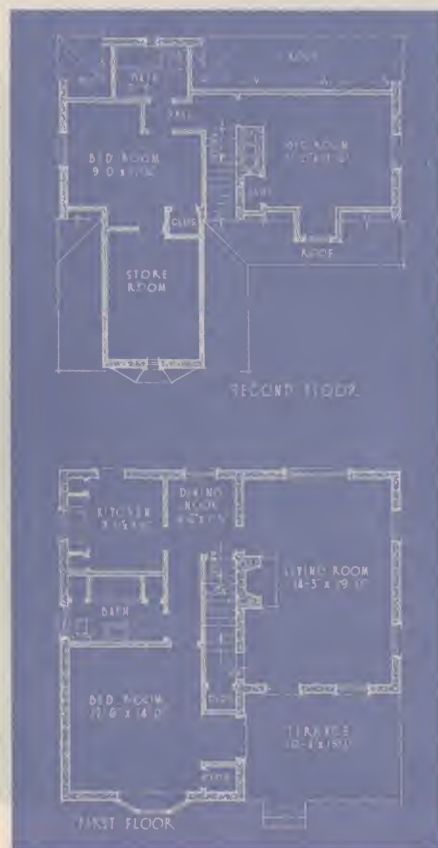
DESIGNED BY ARTISTS



Demonstration House,
Philadelphia, Pennsylvania

S. D. Kaufman, Designer
Ross B. Davis, Jr., Builder

Thousands of people visited this small home every week when it stood in the heart of downtown Philadelphia. They were attracted by its fine, homey design, the sturdiness of its construction. The possibilities for design have attracted scores of the nation's best architects and craftsmen to the concrete house. They see in it an opportunity to create the kind of homes that people like. Now hundreds of architects and designers all over the United States are thoroughly familiar with concrete house construction. They can do a good job for you.

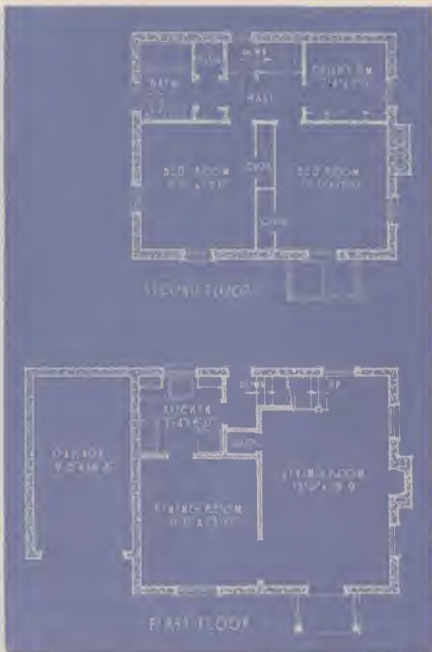


Norman, Oklahoma

Barber & Short, Designers and Builders

Concrete is so easily handled both in design and construction that any kind of house a prospect wants can be built. Some prefer small, simply decorated homes like this one in Norman, Okla. Others want something more complex, more pretentious. With experts doing the planning, concrete homes are always charming, always the smartest houses at any price.

BUILT BY EXPERTS



Jenkintown, Pennsylvania

Robert Charles Martin, Architect
A. E. Hechman, Contractor

Contractors who have fine reputations want to do fine work to protect their good names. They want owners to be satisfied, for a pleased client is a contractor's best salesman. House builders will build you any type of house you want, but many of them would rather work with concrete—because they know it gives the greatest satisfaction. When you build your house, take your plans to a contractor who knows concrete construction.



Cincinnati, Ohio

R. J. Mathias, Builder

Good construction work always has the mark of the master craftsman on it. Here it's the splendid manner in which the builder has fitted different-sized concrete units into an attractive ashlar pattern. Every last detail is finished right, and the house, anyone would say, is a gem.



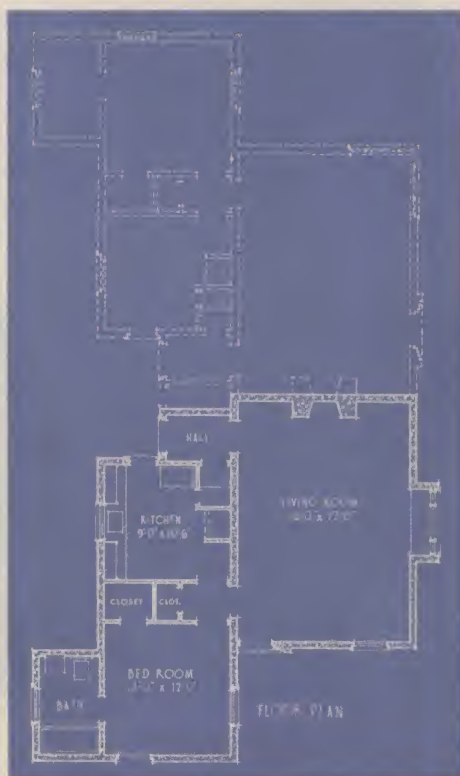
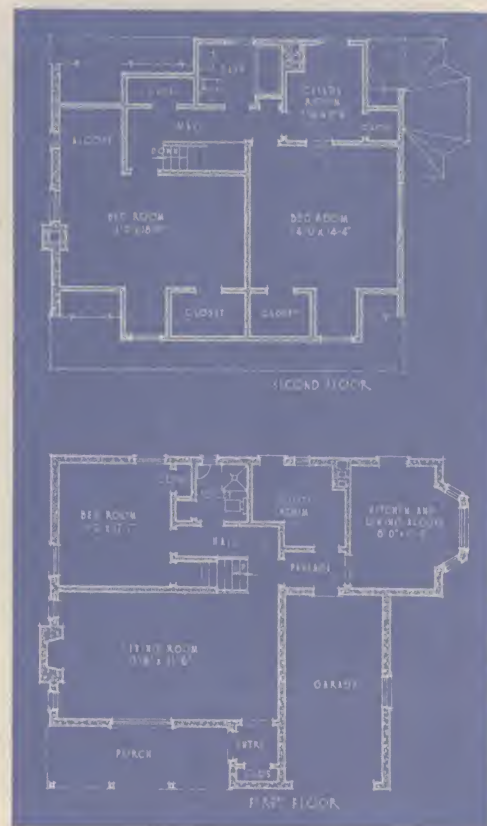
LIKED BY OTHERS



Cincinnati, Ohio

L. B. Goldinger, Designer and Builder

One way to determine the value of a concrete house is to ask the man who lives in one. As investments, homes are rated to a large extent on general appeal. A concrete house with strong-looking walls beautifully finished in ashlar, as is this small Cincinnati home, attracts everyone passing by. People who build concrete houses are proud owners and smart investors.

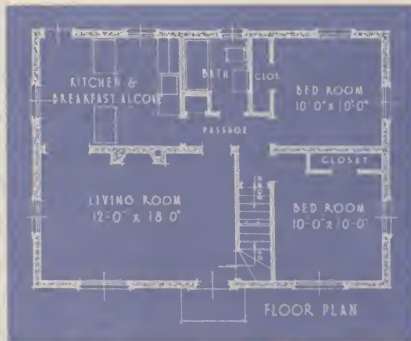


Palm Springs, California

Atkin & Marsh, Builders

Here is a clever way to build a small home, the start of a duplex house—a money-maker in these times of home shortage. The first unit is an ideal home by itself. When someone else wants one like it, its twin can be built next to it and the other house rented. Two excellent small homes for practically the cost of one medium-sized home. Built of reinforced concrete, there will be little upkeep cost on either house.

EASY TO FINANCE



The Federal Housing Administration, to encourage home building, will insure loans on new houses in America. Before approving loans, however, the government wants to know that the construction planned will stand up, will be worth insuring. A small concrete home like this Blue Grass Cottage in Lexington is just the type of house FHA likes to approve. It has appealing design, it's a family type of house, and its construction will last. Financing a new concrete home is easy. See your local loan agency.



Lexington, Kentucky

Wayne Haffler, Architect
Lexington Concrete Products Co.,
Builder



Kansas City, Kansas

R. M. Jackson, Builder

Everywhere you look this year you will see new concrete homes under construction. Most of them are financed by long-term loans with from 15 to 20 years to pay. With an opportunity to buy a home at no greater cost than regular rent payment, many people are seizing the chance to get the best home that money can buy. They find that concrete houses fit both their pocketbooks and their ideas about fine living.



LOW IN COST



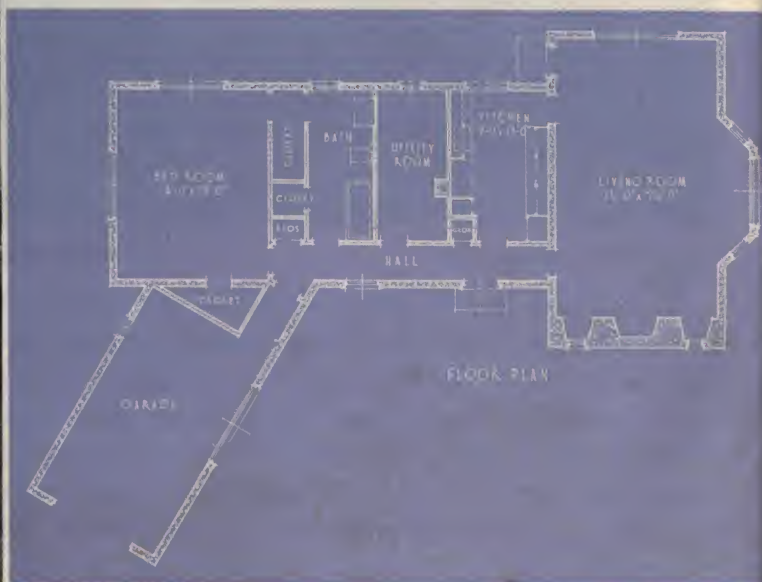
Darien, Connecticut

Fred J. Wallis, Architect



Before concrete construction methods were standardized and building practices improved to the extent they are now, it was costly to build a concrete house. Only wealthy people could afford them. Now anyone who wants superior construction can have a concrete house for practically the cost of an ordinary house. What slight additional cost may be involved in building a concrete home is rapidly absorbed by savings in insurance, in maintenance costs, in repair bills. Over a long period of time, a firesafe concrete house costs far less than a house built of inflammable materials. For real low cost, concrete can't be underbid.

In this Cape Cod cottage is another fine example of the adaptability of concrete floors to charming interior decoration. Here the concrete floor is marked off in squares and the surface brought to a high polish. Rugs are placed where desired.



Anyone can own a Firesafe Concrete Home

ANYONE who can afford to buy or build any kind of a home can better afford concrete. The initial costs of comparable designs in concrete and less substantial materials are identical in many regions, with concrete construction slightly higher by a few per cent in other localities. Since the long life of a concrete house brings accumulated savings in insurance, maintenance and slower depreciation, this firesafe type of construction is by far the lowest in cost over a period of years.

HOW TO GET A CONCRETE HOME

People by the thousands ask: How can I get a concrete house? Who can design it? Who is a good builder in my locality? What will it cost? Can I get a long-term loan?

For people who are convinced that they want a concrete home, who want it designed and built properly, these problems can be ironed out smoothly.

THE DESIGN AND THE PLANS

For your concrete house plans, always select an architect or a designer who is familiar with concrete and its many uses. Hundreds of America's best architects, recently competing in concrete house design contests, are in close touch with the latest and best methods of using concrete. Take your ideas to an architect or a skilful designer and have him adapt them to concrete construction. If you don't know who the best designers in your locality are, ask your local concrete masonry manufacturer or concrete contractor to suggest names of reliable architects experienced in concrete design.

GETTING THE HOUSE BUILT

Only an experienced and reputable builder should be commissioned to erect your concrete house, and he should be thoroughly acquainted with the new technique of concrete construction. Here again, the concrete products manufacturer or concrete contractor in your town can help by putting you in touch with competent builders.

FINANCING YOUR HOUSE

After you have your plans, go over them carefully with your financing agency to be sure that the house is designed to secure the most favorable arrangements. It is possible to get loans insured by the Federal Housing Administration payable for periods up to 20 years. Other types of loans can be made on similar terms.

ABOUT CONCRETE HOUSE COSTS

Accurate estimates of the cost of concrete homes can only be made by studying complete plans showing the type of equipment specified. Costs then will be largely guided by varying costs of materials and labor in your community. Your local builder will be able to give you close estimates based on local conditions.

If the first bid you get is higher than you think your budget allows, do not sacrifice fire-safety to bring the cost within your means. Walls, floors and roof, which provide fire protection, are much less than half the cost of the complete house. By adjusting the type of equipment used, you can reduce the total cost of the house to fit your pocketbook. Never sacrifice all-important firesafety of concrete construction and the many advantages in economy and livability that go with it.

IF YOU WANT A CONCRETE HOUSE— DO NOT BE DISSUADED

Not all builders are familiar with the latest developments in concrete house construction. For that reason they might urge you to build in another type of construction with which they are better acquainted. **BUT DO NOT BE LED FROM YOUR DETERMINATION TO BUILD A FIRESAFE HOUSE.** Consult builders who can convince you of their ability to give quality materials and workmanship. When in doubt, consult your local concrete products manufacturers or concrete contractor. They are constantly informed about experienced builders.

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